

ZEN Card Cashback Terms

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Definitions

Cashback: A reward which is granted to eligible Users in the form of extra funds issued to the relevant ZEN Account of that User, based on payments made with ZEN Cards to the Program Partners.

Offer: The terms of a specific cashback offer connected to using the ZEN Card to make payment for certain goods or services of a Program Partner.

Partner Website: The website of the Program Partner where the Offer is made available to You.

POS (Point of Sale): The physical terminal or device (like a checkout counter, card reader, or handheld system) where your ZEN Card is processed to complete a purchase.

Program Partner: A shop or service provider offering goods or services, which has been announced by ZEN to be participating in the Program.

Program: The Cashback program offered by ZEN to eligible Users.

You or User: The User who is eligible to participate in the Cashback program.

How does it work?

The Program is designed to reward Users who purchase goods or services with a ZEN Card from a Program Partner via (i) the Partner Website by using link in ZEN mobile app or, (ii) at the POS of a Program Partner.

We are not a seller of the goods or service being the subject of the purchase. Therefore, we are not responsible for the delivery and possible defects. However, in connection with the use of a ZEN Card, you can always report your problem to us, and we will be happy to help you based on the procedures explained in our General Terms and Conditions.

Program partners

You can always find an up-to-date list of Program Partners as well as information about the

applicable Cashback value in the ZEN mobile app.

You will be informed from time to time by ZEN via a notification on your ZEN mobile app or an e-mail regarding the Program Partners and the effective period of the Program for specific Program Partners or categories of purchases. For online purchases, you will find a special link on the ZEN mobile app redirecting You automatically to the Program Partner's online store.

If You purchase goods or services based on a Program Partner's Offer, you conclude an agreement directly with that Program Partner, therefore the Program Partner is responsible for the release of goods, or the performance of services offered by the Program Partner and their compliance with the agreement.

Some Partners may not accept card payments for every product or service, or for payments above a certain value. Applying such limitations is in the sole discretion of the Partner and You will not be granted Cashback for these transactions.

Awarding of Cashback

You will receive Cashback for the purchase of goods or services from the Program Partner, whose Offer is posted on the ZEN mobile app on the day of purchase. For most transactions, we will do our best to settle the Cashback amount to Your ZEN account just after the completion of an eligible payment transaction, not later than 15 minutes. However, in exceptional situations, ZEN may need to wait until certain information about the Cashback or the payment transaction is received from the Program Partner. If You are using the Cashback offer for booking services and the payment is not made at the time of reservation, the Cashback will not be granted automatically, and You will need to contact our support team in order to claim the cashback.

The Cashback for certain Program Partners or categories of products may be available for a limited time only. The effective period of the Cashback Offer will always be communicated to you via e-mail or on the ZEN app. In these cases, you will be eligible for a Cashback only if you have made the purchase within the specified period.

Cashback will always be settled in the same currency as the payment transaction. We will simply multiply the ratio of the Offer that You see in ZEN mobile app with the Payment Transaction amount and that is what You will receive in Your ZEN account.

To obtain a Cashback for online purchases You just need to:

- Login to the ZEN mobile app
- Click on a special link available in a given Offer, which will automatically redirect You to the Program Partner's online store
- add products selected from the Partner Website or the Program Partner's official mobile application to the basket or book a given service
- complete the purchase by paying with a ZEN Card

To obtain a Cashback for purchases at a POS you just need to make a purchase from a Program Partner's POS by using your ZEN Card. Keep in mind that there may be certain restrictions to the scope of the Cashback Offer; the Cashback may only be granted for certain categories of purchases or the Offer may only be applicable for a limited period of time. Such restrictions will always be communicated to you on the ZEN mobile app or on the announcement of the specific Offer.

When making a payment online, You need to complete Your Payment Transaction and purchase the products or services in one purchase session. This means that after You will be redirected to Program Partner's online store You cannot:

- use software or functionalities that prevent tracking or redirects after clicking on the link,
- use other websites, in particular alternative websites offering coupons, rebates, discounts and the like, with the exception of websites that are connected to the payment process;
- during the shopping session, You may not open new tabs or refresh the website of the Partner's online store, to which You have been redirected from the Partner Website.

You need to remember that Cashback is only awarded for payments made directly with your ZEN Card. Payments made by using your ZEN Card via intermediary services provided by third parties (for example, PayPal or Curve) will not grant you Cashback.

In case your entitlement to Cashback has ceased or got reversed for any reason (for example, miscalculation of the Cashback amount, refund, cashback or otherwise refusal of the Payment Transaction), we are allowed to make an automatic correction on Your ZEN Account by deducting the relevant Cashback amount from Your ZEN Account balance, or if the balance is not sufficient to cover the amount, request payment directly from You.

Cashback refusal and refunds

We are entitled to refuse to pay out or to reclaim the Cashback in the following cases:

- You have made a payment transaction by using a method other than using a ZEN Card,
- You have made a payment transaction in violation of these Cashback Terms, the General Terms and Conditions, the regulations of the Program Partner's online store or in violation of applicable laws,
- There is a justified suspicion of an attempt of fraud, fraud, theft or appropriation against the ZEN, Partner or another ZEN user,
- There is a reasonable suspicion that Your ZEN account is (or was) being used by third parties,
- There is a justified suspicion that the Cashback has been granted or may be awarded for the non-actual purchase of goods or services specified in the Offer,
- You have received a refund in whole or in part as a result of returning the goods (e.g. as a result of withdrawing from the contract) or otherwise filing a dispute about the

goods or services.

In the above cases, you are not entitled to receive the Cashback and You are not entitled to bring any claims against ZEN.

If You have only partially refunded your purchase, the Cashback amount will be calculated based on the remaining amount of the eligible payment transaction.

Reporting unsettled Cashback

If your cashback has not been settled to your ZEN Account within 15 minutes, write to us at hello@zen.com or using the chat in the ZEN mobile app. We will be happy to help you verify what happened to your Cashback.

Program termination

We can suspend or terminate the Program anytime. You will be immediately informed about such a decision. You will find information about the suspension or termination on the ZEN mobile app.

In case of Program termination, we will settle all Cashbacks that You have been entitled to until the date of termination.